

Fill in this information to identify your case:

Debtor 1	Christopher D. Dougherty		
	First Name	Middle Name	Last Name
Debtor 2	Nereida I. Dougherty		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		SOUTHERN DISTRICT OF CALIFORNIA	
Case number (if known)	18-06051		

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	Schedule A/B: Property (Official Form 106A/B)	\$ 2,100,000.00
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ 2,100,000.00
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ 316,343.73
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ 2,416,343.73

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$ 1,802,695.80
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ 1,802,695.80
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$ 54,300.00
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ 54,300.00
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$ 1,397,893.54
		Your total liabilities \$ 3,254,889.34

Part 3: Summarize Your Income and Expenses

4.	Schedule I: Your Income (Official Form 106I)	\$ 20,096.63
	Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 20,096.63
5.	Schedule J: Your Expenses (Official Form 106J)	\$ 19,713.47
	Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 19,713.47

Part 4: Answer These Questions for Administrative and Statistical Records

- Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes
- What kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**Case number (if known) **18-06051**8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ _____

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>54,300.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>46,866.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <u>0.00</u>
9g. Total. Add lines 9a through 9f.	\$ <u>101,166.00</u>

Fill in this information to identify your case and this filing:

Debtor 1	Christopher D. Dougherty	
	First Name	Middle Name
Debtor 2	Nereida I. Dougherty	
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF CALIFORNIA</u>		
Case number	<u>18-06051</u>	

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1

1875 Erie St.

Street address, if available, or other description

San Diego **CA** **92110-0000**

City State ZIP Code

What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the
entire property?

\$1,250,000.00

Current value of the
portion you own?

\$1,250,000.00

Describe the nature of your ownership interest
(such as fee simple, tenancy by the entireties, or
a life estate), if known.

JT Tenancy

Check if this is community property
(see instructions)

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local
property identification number:

Owe \$971,282.81

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**Case number (if known) **18-06051****If you own or have more than one, list here:**

1.2

21702 Japatul Rd.

Street address, if available, or other description

What is the property? Check all that apply

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other **Land w/Home**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?****\$850,000.00****Current value of the portion you own?****\$850,000.00****Alpine CA 91901-0000**

City State ZIP Code

San Diego

County

Who has an interest in the property? Check one

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this is community property
(see instructions)

Other information you wish to add about this item, such as local property identification number:

**6 Acres -
Owe \$637,898.26**

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$2,100,000.00**Part 2: Describe Your Vehicles**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

 No Yes3.1 Make: **Chevrolet**Model: **Silverado**Year: **2016**Approximate mileage: **5000**

Other information:

**Owe \$19,000.00 at Residence
Excellent****Who has an interest in the property? Check one**

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?****\$49,000.00****Current value of the portion you own?****\$49,000.00**3.2 Make: **Jeep**Model: **Wrangler**Year: **2014**Approximate mileage: **80,000**

Other information:

**Owe \$9,000.00 at Residence
Son's Vehicle
Fair****Who has an interest in the property? Check one**

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?****\$18,170.00****Current value of the portion you own?****\$18,170.00**

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**Case number (if known) **18-06051**

3.3 Make: Yamaha Model: 450 Year: 2002 Approximate mileage: _____ Other information: At Residence	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . Current value of the entire property? \$1,000.00 Current value of the portion you own? \$1,000.00
3.4 Make: Mercedes Model: S55 Year: 2002 Approximate mileage: 68,000 Other information: At Residence Fair	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . Current value of the entire property? \$3,724.00 Current value of the portion you own? \$3,724.00
3.5 Make: Dodge Model: Ram 3500 Year: 2005 Approximate mileage: 190,000 Other information: At Residence Fair	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . Current value of the entire property? \$2,990.00 Current value of the portion you own? \$2,990.00
3.6 Make: Chevy Model: Express Van Year: 2016 Approximate mileage: 1000 Other information: Owes \$41,000.00 at Ranch Excellent	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . Current value of the entire property? \$26,227.00 Current value of the portion you own? \$26,227.00
<p>4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories <i>Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories</i></p> <p><input type="checkbox"/> No</p> <p><input checked="" type="checkbox"/> Yes</p>		
4.1 Make: 26 Ft. Mastercraft Model: X45 Year: 2008 Other information: At Ranch	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . Current value of the entire property? \$15,000.00 Current value of the portion you own? \$15,000.00

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**Case number (if known) **18-06051**

4.2 Make: Seadoo	Who has an interest in the property? Check one	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
Model: 2004	<input type="checkbox"/> Debtor 1 only	Current value of the entire property? \$2,000.00	Current value of the portion you own? \$2,000.00	
Year:	<input type="checkbox"/> Debtor 2 only			
Other information:	<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only			
At Residence		<input type="checkbox"/> At least one of the debtors and another		
		<input checked="" type="checkbox"/> Check if this is community property (see instructions)		
4.3 Make: Seadoo	Who has an interest in the property? Check one	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
Model: 2004	<input type="checkbox"/> Debtor 1 only	Current value of the entire property? \$2,000.00	Current value of the portion you own? \$2,000.00	
Year:	<input type="checkbox"/> Debtor 2 only			
Other information:	<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only			
At Residence		<input type="checkbox"/> At least one of the debtors and another		
		<input checked="" type="checkbox"/> Check if this is community property (see instructions)		

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$120,111.00**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

 No Yes. Describe.....**Misc. at Residence(s)
Combined Erie & Northcrest****\$5,000.00****7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

 No Yes. Describe.....**Misc. at Residence
Combined Erie & Northcrest****\$5,000.00****8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

 No Yes. Describe.....**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

 No Yes. Describe.....**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

 No Yes. Describe.....

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**Case number (if known) **18-06051****11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe.....**Misc. at Residence****\$1,000.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe.....**Misc. at Residence****\$5,000.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses No Yes. Describe.....**2 Dogs at Residence****\$100.00****14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$16,100.00**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No Yes.....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No Yes.....

Institution name:

17.1.

Bank of America**\$1,263.22**

17.2.

Navy Federal Credit Union**\$1,198.10****18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts No Yes.....

Institution or issuer name:

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**Case number (if known) **18-06051****19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture** No Yes. Give specific information about them.....

Name of entity:

% of ownership:

C&D Professional Services, Inc.	100%	%	\$0.00
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RD3, Inc.	100%	%	\$0.00
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JTA Real Estate Holdings, LLC -
Owns Real Properties
1. 13822 Northcrest Lane, Poway, CA 92064 -
SFR
2. 4892 Japatul Spur Alpine, CA 91901 - 120
Arces
3. SFR-1581 Yucca Dr., El Centro, CA 92243 (via
purchase contract)
4. Trucking Business Equipment for RD3, Inc.

100%	%	\$0.00
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JTA Farm Enterprises, LLC	100%	%	\$0.00
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20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them. No Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately.

Type of account:

Institution name:

403(b)	Fidelity	\$115,559.34
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457(b)	Fringe Benefits Consortium	\$11,175.87
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CALSTRS	\$27,841.20
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401(k)	401k Direct	\$17,195.00
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Roth IRA	401k Direct	\$5,900.00
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22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes.....

Issuer name and description.

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**Case number (if known) **18-06051**24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Yes.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**
 No
 Yes. Give specific information about them...**Dougherty Family Trust****\$0.00**26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements No Yes. Give specific information about them...27. **Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.28. **Tax refunds owed to you** No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....29. **Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No Yes. Give specific information.....30. **Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No Yes. Give specific information..31. **Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

32. **Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

 No Yes. Give specific information..33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim.....

Debtor 1 Christopher D. Dougherty
Debtor 2 Nereida I. Dougherty

Case number (if known) 18-06051

Debtor v. McDonald
SDSC No. 37-2017-00028318-CU-BC-CTL
Breach of Contract

\$0.00

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No
 Yes. Describe each claim.....

35. Any financial assets you did not already list

No
 Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$180,132.73

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.
 Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.
 Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No
 Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2	\$2,100,000.00
56. Part 2: Total vehicles, line 5	\$120,111.00
57. Part 3: Total personal and household items, line 15	\$16,100.00
58. Part 4: Total financial assets, line 36	\$180,132.73
59. Part 5: Total business-related property, line 45	\$0.00
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00
61. Part 7: Total other property not listed, line 54	\$0.00
62. Total personal property. Add lines 56 through 61...	\$316,343.73
	Copy personal property total
63. Total of all property on Schedule A/B. Add line 55 + line 62	\$2,416,343.73

Fill in this information to identify your case:

Debtor 1	Christopher D. Dougherty		
	First Name	Middle Name	Last Name
Debtor 2	Nereida I. Dougherty		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		SOUTHERN DISTRICT OF CALIFORNIA	
Case number (if known)	18-06051		

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim <i>Check only one box for each exemption.</i>	Specific laws that allow exemption
1875 Erie St. San Diego, CA 92110 San Diego County Owe \$971,282.81 Line from <i>Schedule A/B</i> : 1.1	\$1,250,000.00	<input checked="" type="checkbox"/> \$100,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.730
2002 Mercedes S55 68,000 miles At Residence Fair Line from <i>Schedule A/B</i> : 3.4	\$3,724.00	<input checked="" type="checkbox"/> \$3,050.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.010
2005 Dodge Ram 3500 190,000 miles At Residence Fair Line from <i>Schedule A/B</i> : 3.5	\$2,990.00	<input checked="" type="checkbox"/> \$2,990.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.060
Misc. at Residence(s) Combined Erie & Northcrest Line from <i>Schedule A/B</i> : 6.1	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Misc. at Residence Combined Erie & Northcrest Line from <i>Schedule A/B</i> : 7.1	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**

Case number (if known)

18-06051

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption.</i>	
Misc. at Residence Line from <i>Schedule A/B: 11.1</i>	<u>\$1,000.00</u>	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Misc. at Residence Line from <i>Schedule A/B: 12.1</i>	<u>\$5,000.00</u>	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.040
2 Dogs at Residence Line from <i>Schedule A/B: 13.1</i>	<u>\$100.00</u>	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
403(b): Fidelity Line from <i>Schedule A/B: 21.1</i>	<u>\$115,559.34</u>	<input checked="" type="checkbox"/> \$115,559.34 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.115(a)(1) & (2), (b)
457(b): Fringe Benefits Consortium Line from <i>Schedule A/B: 21.2</i>	<u>\$11,175.87</u>	<input checked="" type="checkbox"/> \$11,175.87 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.115(a)(1) & (2), (b)
CALSTRS Line from <i>Schedule A/B: 21.3</i>	<u>\$27,841.20</u>	<input checked="" type="checkbox"/> \$27,841.20 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.110
401(k): 401k Direct Line from <i>Schedule A/B: 21.4</i>	<u>\$17,195.00</u>	<input checked="" type="checkbox"/> \$17,195.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.115(a)(1) & (2), (b)
Roth IRA: 401k Direct Line from <i>Schedule A/B: 21.5</i>	<u>\$5,900.00</u>	<input checked="" type="checkbox"/> \$5,900.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.115(a)(1) & (2), (b)

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

 No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Fill in this information to identify your case:

Debtor 1	Christopher D. Dougherty		
	First Name	Middle Name	Last Name
Debtor 2	Nereida I. Dougherty		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF CALIFORNIA		
Case number (if known)	18-06051		

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1	Ally Financial	Describe the property that secures the claim:	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	Creditor's Name Attn: Bankruptcy Dept. P.O. Box 380901 Minneapolis, MN 55438 Number, Street, City, State & Zip Code	2016 Chevrolet Silverado 5kmi - Excellent - At Residence	\$19,000.00	\$49,000.00	\$0.00

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Date debt was incurred 04/17

Last 4 digits of account number 4275

2.2	Ally Financial	Describe the property that secures the claim:	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	Creditor's Name Attn: Bankruptcy Dept. P.O. Box 380901 Minneapolis, MN 55438 Number, Street, City, State & Zip Code	2016 Chevy Express Van 1kmi - Excellent at Ranch Owes \$41,000.00	\$26,227.00	\$0.00	\$26,227.00

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number 6806

Debtor 1	Christopher D. Dougherty			Case number (if known)	18-06051
	First Name	Middle Name	Last Name		
Debtor 2	Nereida I. Dougherty				
	First Name	Middle Name	Last Name		

2.3	Car Capital Financial, Inc.	Describe the property that secures the claim:	\$9,000.00	\$18,170.00	\$0.00
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Creditor's Name

**2014 Jeep Wrangler
Son's Vehicle
80kmi - Fair - At Residence**

**700 West Collins Avenue
Orange, CA 92867**

Number, Street, City, State & Zip Code

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) _____

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Date debt was incurred 11/13Last 4 digits of account number 1000

2.4	Marlin Leasing Corp.	Describe the property that secures the claim:	\$61,797.73	\$80,000.00	\$0.00
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Creditor's Name

**(2) 2017 Rollsite Trailers
Guarantor for JTA Farm Enterprises
LLC**

**300 Fellowship Rd.
Mount Laurel, NJ 08054**

Number, Street, City, State & Zip Code

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) _____

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Date debt was incurred 2017Last 4 digits of account number 9001

2.5	Real Time Resolutions, Inc.	Describe the property that secures the claim:	\$77,490.00	\$1,250,000.00	\$0.00
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Creditor's Name

**1875 Erie St.
San Diego, CA 92110
SFR - 2nd TD**

**P.O. Box 731940
Dallas, TX 75373-1940**

Number, Street, City, State & Zip Code

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) _____

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Debtor 1 **Christopher D. Dougherty** Case number (if known) **18-06051**
 First Name Middle Name Last Name

Debtor 2 **Nereida I. Dougherty**
 First Name Middle Name Last Name

Date debt was incurred **08/06** Last 4 digits of account number **7070**

2.6 Title Security Agency Describe the property that secures the claim: **\$637,898.26** **\$850,000.00** **\$0.00**

Creditor's Name **6 Acres 21702 Japatul Rd.**

Alpine, CA 91901

6390 E. Tanque Verde Rd.
Tucson, AZ 85715

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed
- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) _____

Date debt was incurred **12/16** Last 4 digits of account number **7230**

2.7 Wells Fargo Home Mortgage Describe the property that secures the claim: **\$971,282.81** **\$1,250,000.00** **\$0.00**

Creditor's Name **1875 Erie St.**

San Diego, CA 92110

SFR - 1st TD

Attn: Bankruptcy Dept.
P.O. Box 10335
Des Moines, IA 50306

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed
- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) _____

Date debt was incurred **06/06** Last 4 digits of account number **8498**

Add the dollar value of your entries in Column A on this page. Write that number here: **\$1,802,695.80**

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here: **\$1,802,695.80**

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Name, Number, Street, City, State & Zip Code On which line in Part 1 did you enter the creditor? **2.7**

Quality Loan Services Corp.
411 Ivy St.
San Diego, CA 92101

Last 4 digits of account number _____

Debtor 1	Christopher D. Dougherty			Case number (if known)	18-06051	
	First Name	Middle Name	Last Name			
Debtor 2	Nereida I. Dougherty			First Name	Middle Name	Last Name
<input type="checkbox"/> Name, Number, Street, City, State & Zip Code Vanlochem & Associates LLP 6565 Sunset Blvd, Ste. 142 Los Angeles, CA 90028				On which line in Part 1 did you enter the creditor? <u>2.1</u>		
				Last 4 digits of account number ____		

Fill in this information to identify your case:

Debtor 1	Christopher D. Dougherty		
	First Name	Middle Name	Last Name
Debtor 2	Nereida I. Dougherty		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF CALIFORNIA		
Case number (if known)	18-06051		

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
2.1 IRS	\$54,300.00	\$0.00	\$54,300.00
Priority Creditor's Name P.O. Box 7346 Philadelphia, PA 19101-7346	Last 4 digits of account number		
Number Street City State Zip Code	When was the debt incurred?	2017	
Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent		
<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated		
<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only	<input checked="" type="checkbox"/> Disputed		
<input type="checkbox"/> At least one of the debtors and another	<input type="checkbox"/> Type of PRIORITY unsecured claim:		
<input checked="" type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Domestic support obligations		
Is the claim subject to offset?	<input checked="" type="checkbox"/> Taxes and certain other debts you owe the government		
<input checked="" type="checkbox"/> No	<input type="checkbox"/> Claims for death or personal injury while you were intoxicated		
<input type="checkbox"/> Yes	<input type="checkbox"/> Other. Specify 1040 Income Taxes		

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**

Case number (if known)

18-06051

4.1	Alan & Alicia Silver Nonpriority Creditor's Name c/o Daniel S. Levinson, ESQ. 990 Highland Dr. #206 Solana Beach, CA 92075 Number Street City State Zip Code	Last 4 digits of account number 3243 When was the debt incurred? 08/27/18	Unknown
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Type of NONPRIORITY unsecured claim:			
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Civil Complaint for Fraud			
4.2 Alternative Recovery Mgt. Nonpriority Creditor's Name 7373 University Ave., Ste. 201 La Mesa, CA 91942 Number Street City State Zip Code			
\$1,030.98			
Last 4 digits of account number 9056 When was the debt incurred? 05/18			
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Type of NONPRIORITY unsecured claim:			
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify East County Large Animal Practice Collection			
4.3 American Express Nonpriority Creditor's Name P.O. Box 2092 Saint Charles, MO 63302 Number Street City State Zip Code			
\$16,891.30			
Last 4 digits of account number 1003 When was the debt incurred? 2012			
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed			
Type of NONPRIORITY unsecured claim:			
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Misc. Purchases			

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**

Case number (if known)

18-06051

4.4	Barrett Business Services, Inc Nonpriority Creditor's Name c/o Elvin I. Tabah, ESQ. 11601 Wilshire Blvd. #800 Los Angeles, CA 90025	Last 4 digits of account number 5244	Unknown
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
	At least one of the debtors and another	<input checked="" type="checkbox"/>	
	Check if this claim is for a community debt	<input type="checkbox"/>	
	Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
		Type of NONPRIORITY unsecured claim:	
		<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Civil Complaint for Breach of Contract	
4.5	Brennan & Clark Nonpriority Creditor's Name 721 E. Madison St., Ste. 200 Villa Park, IL 60181	Last 4 digits of account number 4828	\$12,875.61
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed	
	At least one of the debtors and another	<input checked="" type="checkbox"/>	
	Check if this claim is for a community debt	<input type="checkbox"/>	
	Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
		Type of NONPRIORITY unsecured claim:	
		<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collections for Insurance Premiums	
4.6	Carol Pouliot Nonpriority Creditor's Name c/o Daniel A. Kaplan, ESQ. 555 West Beach St., Ste. 230 San Diego, CA 92101	Last 4 digits of account number 9791	Unknown
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed	
	At least one of the debtors and another	<input checked="" type="checkbox"/>	
	Check if this claim is for a community debt	<input type="checkbox"/>	
	Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
		Type of NONPRIORITY unsecured claim:	
		<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Civil Complaint for Fraud	

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**

Case number (if known)

18-06051**4.7****CCG**

Nonpriority Creditor's Name

**317 S. Brand Blvd.
Glendale, CA 91204-1701**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Is the claim subject to offset?
 No
 Yes

Last 4 digits of account number

7524**\$5,667.57**

When was the debt incurred?

08/18

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Collections for Sure Tec Inc. Co.**

4.8**CCSC**

Nonpriority Creditor's Name

**725 Canton St.
Norwood, MA 02062**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Is the claim subject to offset?
 No

 Yes

Last 4 digits of account number

0452**\$3,224.05**

When was the debt incurred?

08/18

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

**Collections
For Progressive Insurance
United Financial CAS CO.**

4.9**Chase Card Services**

Nonpriority Creditor's Name

**Correspondence Dept.
P.O. Box 15298
Wilmington, DE 19850**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Is the claim subject to offset?
 No
 Yes

Last 4 digits of account number

9868**\$15,251.00**

When was the debt incurred?

09/17 - 07/18

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Misc. Purchases**

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**

Case number (if known)

18-06051

4.1 0	Commerical Credit Group, Inc. Nonpriority Creditor's Name 2135 City Gate Lane, Ste. 440 Naperville, IL 60563 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ \$1,097,261.00 When was the debt incurred? 02/18 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts
Personal Guarantys on Promissory Notes and Security Agreements for JTA Real Estate Holdings, LLC		
4.1 1	Holly Horn Nonpriority Creditor's Name c/o Thomas M. Tomlinson, ESQ. 231 Fourth Avenue Chula Vista, CA 91910 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ \$120,000.00 When was the debt incurred? 2016 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Money Lent for Investment
4.1 2	IC Systems Nonpriority Creditor's Name P.O. Box 64378 Saint Paul, MN 55164-0378 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 6468 \$941.36 When was the debt incurred? 08/18 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collections for ATT Wireless

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**

Case number (if known)

18-06051

4.1 3	Koch, Degn & Gomez, LLP Nonpriority Creditor's Name 1148 N. Chinowith St., Ste. B Visalia, CA 93291 Number Street City State Zip Code	Last 4 digits of account number 8140 When was the debt incurred? 07/18 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Contingent <input type="checkbox"/> Yes <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Disputed <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify Collections for Bob Stall Chevrolet <input type="checkbox"/> Yes <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Other. Specify Collectgions for Sunstate Equipment	\$12,534.04
4.1 4	Legis Law Nonpriority Creditor's Name 2101 E. 4th St., Ste. A120 Santa Ana, CA 92075 Number Street City State Zip Code	Last 4 digits of account number 9358 When was the debt incurred? 06/18 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Contingent <input type="checkbox"/> Yes <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Disputed <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify Collectgions for Sunstate Equipment <input type="checkbox"/> Yes <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Other. Specify Collectgions for Sunstate Equipment	\$35,000.00
4.1 5	MRS BPO L.L.C. Nonpriority Creditor's Name 1930 Olney Avenue Cherry Hill, NJ 08003 Number Street City State Zip Code	Last 4 digits of account number 0642 When was the debt incurred? 08/18 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Contingent <input type="checkbox"/> Yes <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Disputed <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify Collections for Verizons Wireless <input type="checkbox"/> Yes <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Other. Specify Collections for Verizons Wireless	\$2,037.29

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**

Case number (if known)

18-06051

4.1 **6**

Navient Nonpriority Creditor's Name Attn: Bankruptcy P.O. Box 9000 Wilkes Barre, PA 18773	Last 4 digits of account number 0911	\$18,551.00
Number Street City State Zip Code	When was the debt incurred? 09/01	
Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
<input checked="" type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
<input checked="" type="checkbox"/> Check if this claim is for a community debt	<input checked="" type="checkbox"/> Student loans	
Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
<input type="checkbox"/> Yes	<input type="checkbox"/> Other. Specify _____	

Student Loans

4.1 **7**

Nelnet Nonpriority Creditor's Name Attn: Claims P.O. Box 82505 Lincoln, NE 68501	Last 4 digits of account number 4059	\$21,083.00
Number Street City State Zip Code	When was the debt incurred? 12/03	
Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
<input checked="" type="checkbox"/> Check if this claim is for a community debt	<input checked="" type="checkbox"/> Student loans	
Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
<input type="checkbox"/> Yes	<input type="checkbox"/> Other. Specify _____	

Student Loans

4.1 **8**

Nelnet Nonpriority Creditor's Name Attn: Claims P.O. Box 82505 Lincoln, NE 68501	Last 4 digits of account number 3959	\$7,232.00
Number Street City State Zip Code	When was the debt incurred? 12/03	
Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
<input checked="" type="checkbox"/> Check if this claim is for a community debt	<input checked="" type="checkbox"/> Student loans	
Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
<input type="checkbox"/> Yes	<input type="checkbox"/> Other. Specify _____	

Student Loans

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**

Case number (if known)

18-06051

4.1 9	<p>Pucin & Friedland, P.C. Nonpriority Creditor's Name 5805 Sepulveda Blvd. #4th Fl. Sherman Oaks, CA 91411 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input checked="" type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify Collections for Hawthorne Machinery</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 4135</p> <p>When was the debt incurred? 07/18</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Collections for Hawthorne Machinery</p>	\$22,942.38
4.2 0	<p>Receivables Control Corp. Nonpriority Creditor's Name 7373 Kirkwood Ct., Ste. 200 Minneapolis, MN 55369 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input checked="" type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify Collections for TAP Automobile Holdings LLC</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 7872</p> <p>When was the debt incurred? 08/18</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p>	\$2,053.96
4.2 1	<p>SDCCU Nonpriority Creditor's Name Attn: Bankruptcy 555 Mildred St. San Diego, CA 92110 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify Deposit Related</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 0900</p> <p>When was the debt incurred? 03/18</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p>	\$3,317.00

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**

Case number (if known)

18-06051

4.2 2	Tokiko Hunt Nonpriority Creditor's Name c/o Paul A. Buckley , ESQ. 3655 Nobel Dr., Ste. 650 San Diego, CA 92122	Last 4 digits of account number 6066	Unknown
		When was the debt incurred? 02/02/18	
		As of the date you file, the claim is: Check all that apply	
		<input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> Disputed <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt 	
		Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Civil Complaint for Breach of Contract	

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total claims from Part 1	6a. Domestic support obligations	Total Claim 0.00
	6b. Taxes and certain other debts you owe the government	6b. \$ 54,300.00
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ 0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$ 0.00
		6e. Total Priority. Add lines 6a through 6d. 54,300.00
Total claims from Part 2	6f. Student loans	Total Claim 46,866.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ 0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ 0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ 1,351,027.54
		6j. Total Nonpriority. Add lines 6f through 6i. 1,397,893.54

Fill in this information to identify your case:

Debtor 1	Christopher D. Dougherty		
	First Name	Middle Name	Last Name
Debtor 2	Nereida I. Dougherty		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF CALIFORNIA		
Case number (if known)	18-06051		

Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.**

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code		State what the contract or lease is for
2.1	Ally Financial Attn: Bankruptcy Dept. P.O. Box 380901 Minneapolis, MN 55438	Automobile Purchase Contract
2.2	Car Capital Financial, Inc. 700 West Collins Avenue Orange, CA 92867	Automobile Purchase Contract
2.3	Marlin Leasing Corp. 300 Fellowship Rd. Mount Laurel, NJ 08054	Equipment Leases Guarantor

Fill in this information to identify your case:

Debtor 1	Christopher D. Dougherty		
	First Name	Middle Name	Last Name
Debtor 2	Nereida I. Dougherty		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		SOUTHERN DISTRICT OF CALIFORNIA	
Case number (if known)	18-06051		

Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor
Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.1 **C&D Professional Services, Inc**
9201 Issac Street, Suite A
Santee, CA 92071

Schedule D, line _____
 Schedule E/F, line 4.11
 Schedule G _____
Holly Horn

3.2 **C&D Professional Services, Inc**
9201 Issac Street, Suite A
Santee, CA 92071

Schedule D, line _____
 Schedule E/F, line 4.1
 Schedule G _____
Alan & Alicia Silver

3.3 **C&D Professional Services, Inc**
9201 Issac Street, Suite A
Santee, CA 92071

Schedule D, line _____
 Schedule E/F, line 4.4
 Schedule G _____
Barrett Business Services, Inc

Debtor 1 **Christopher D. Dougherty**
Nereida I. DoughertyCase number (if known) **18-06051****Additional Page to List More Codebtors****Column 1: Your codebtor****Column 2: The creditor to whom you owe the debt**
Check all schedules that apply:3.4 **C&D Professional Services, Inc**
9201 Issac Street, Suite A
Santee, CA 92071 Schedule D, line _____
 Schedule E/F, line **4.6**
 Schedule G _____
Carol Pouliot3.5 **C&D Professional Services, Inc**
9201 Issac Street, Suite A
Santee, CA 92071 Schedule D, line _____
 Schedule E/F, line **4.22**
 Schedule G _____
Tokiko Hunt3.6 **C&D Professional Services, Inc**
9201 Issac Street, Suite A
Santee, CA 92071 Schedule D, line _____
 Schedule E/F, line **4.10**
 Schedule G _____
Commerical Credit Group, Inc.3.7 **JTA Farm Enterprises LLC**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line **2.4**
 Schedule E/F, line _____
 Schedule G _____
Marlin Leasing Corp.3.8 **JTA Farm Enterprises LLC**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line _____
 Schedule E/F, line **4.4**
 Schedule G _____
Barrett Business Services, Inc3.9 **JTA Farm Enterprises LLC**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line _____
 Schedule E/F, line **4.6**
 Schedule G _____
Carol Pouliot3.10 **JTA Farm Enterprises LLC**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line _____
 Schedule E/F, line **4.22**
 Schedule G _____
Tokiko Hunt3.11 **JTA Farm Enterprises LLC**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line _____
 Schedule E/F, line **4.10**
 Schedule G _____
Commerical Credit Group, Inc.

Debtor 1 **Christopher D. Dougherty**
Nereida I. DoughertyCase number (if known) **18-06051****Additional Page to List More Codebtors****Column 1: Your codebtor****Column 2: The creditor to whom you owe the debt**
Check all schedules that apply:3.12 **JTA Farm Enterprises LLC**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line _____
 Schedule E/F, line **4.11**
 Schedule G _____
Holly Horn3.13 **JTA Farm Enterprises LLC**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line **2.1**
 Schedule E/F, line _____
 Schedule G _____
Ally Financial3.14 **JTA Farm Enterprises LLC**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line _____
 Schedule E/F, line **4.8**
 Schedule G _____
CCSC3.15 **JTA Farm Enterprises LLC**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line _____
 Schedule E/F, line **4.5**
 Schedule G _____
Brennan & Clark3.16 **JTA Farm Enterprises LLC**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line _____
 Schedule E/F, line **4.20**
 Schedule G _____
Receivables Control Corp.3.17 **JTA Farm Enterprises LLC**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line _____
 Schedule E/F, line **4.19**
 Schedule G _____
Pucin & Friedland, P.C.3.18 **JTA Farm Enterprises LLC**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line **2.2**
 Schedule E/F, line _____
 Schedule G _____
Ally Financial3.19 **JTA Farms Enterprise LLC**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line _____
 Schedule E/F, line **4.1**
 Schedule G _____
Alan & Alicia Silver

Debtor 1 **Christopher D. Dougherty**
Nereida I. DoughertyCase number (if known) **18-06051****Additional Page to List More Codebtors****Column 1: Your codebtor****Column 2: The creditor to whom you owe the debt**
Check all schedules that apply:3.20 **JTA Real Estate Holdings LLC**
2445 Morena Blvd. Ste. 205
San Diego, CA 92110 Schedule D, line _____
 Schedule E/F, line **4.10**
 Schedule G _____
Commerical Credit Group, Inc.3.21 **JTA Real Estate Holdings LLC**
2445 Morena Blvd., Ste. 205
San Diego, CA 92110 Schedule D, line _____
 Schedule E/F, line **4.1**
 Schedule G _____
Alan & Alicia Silver3.22 **JTA Real Estate Holdings LLC**
2445 Morena Blvd, Ste. 205
San Diego, CA 92110 Schedule D, line _____
 Schedule E/F, line **4.4**
 Schedule G _____
Barrett Business Services, Inc3.23 **JTA Real Estate Holdings LLC**
2445 Morena Blvd. Ste. 205
San Diego, CA 92110 Schedule D, line _____
 Schedule E/F, line **4.6**
 Schedule G _____
Carol Pouliot3.24 **JTA Real Estate Holdings LLC**
2445 Morena Blvd. Ste. 205
San Diego, CA 92110 Schedule D, line _____
 Schedule E/F, line **4.22**
 Schedule G _____
Tokiko Hunt3.25 **JTA Real Estate Holdings LLC**
2445 Morena Blvd, Ste. 205
San Diego, CA 92110 Schedule D, line _____
 Schedule E/F, line **4.11**
 Schedule G _____
Holly Horn3.26 **JTA Real Estate Holdings LLC**
2445 Morena Blvd. Ste. 205
San Diego, CA 92110 Schedule D, line _____
 Schedule E/F, line **4.15**
 Schedule G _____
MRS BPO L.L.C.3.27 **JTA Real Estate Holdings LLC**
2445 Morena Blvd. Ste. 205
San Diego, CA 92110 Schedule D, line _____
 Schedule E/F, line **4.14**
 Schedule G _____
Legis Law

Debtor 1 **Christopher D. Dougherty**
Nereida I. DoughertyCase number (if known) **18-06051****Additional Page to List More Codebtors****Column 1: Your codebtor****Column 2: The creditor to whom you owe the debt**
Check all schedules that apply:3.28 **RD3, Inc.**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line _____
 Schedule E/F, line **4.1**
 Schedule G _____
Alan & Alicia Silver3.29 **RD3, Inc.**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line _____
 Schedule E/F, line **4.4**
 Schedule G _____
Barrett Business Services, Inc3.30 **RD3, Inc.**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line _____
 Schedule E/F, line **4.6**
 Schedule G _____
Carol Pouliot3.31 **RD3, Inc.**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line _____
 Schedule E/F, line **4.22**
 Schedule G _____
Tokiko Hunt3.32 **RD3, Inc.**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line _____
 Schedule E/F, line **4.10**
 Schedule G _____
Commerical Credit Group, Inc.3.33 **RD3, Inc.**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line _____
 Schedule E/F, line **4.11**
 Schedule G _____
Holly Horn3.34 **RD3, Inc.**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line _____
 Schedule E/F, line **4.8**
 Schedule G _____
CCSC3.35 **RD3, Inc.**
2741 Alpine Blvd. #200
Alpine, CA 91901 Schedule D, line _____
 Schedule E/F, line **4.5**
 Schedule G _____
Brennan & Clark

Debtor 1 **Christopher D. Dougherty**
Nereida I. Dougherty

Case number (if known) **18-06051**

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.36 **RD3, Inc.**
2741 Alpine Blvd. #200
Alpine, CA 91901

Schedule D, line _____
 Schedule E/F, line **4.13**
 Schedule G _____
Koch, Degen & Gomez, LLP

3.37 **RD3, Inc.**
2741 Alpine Blvd. #200
Alpine, CA 91901

Schedule D, line _____
 Schedule E/F, line **4.12**
 Schedule G _____
IC Systems

3.38 **RD3, Inc.**
2741 Alpine Blvd. #200
Alpine, CA 91901

Schedule D, line _____
 Schedule E/F, line **4.7**
 Schedule G _____
CCG

Fill in this information to identify your case:

Debtor 1	<u>Christopher D. Dougherty</u>
Debtor 2 (Spouse, if filing)	<u>Nereida I. Dougherty</u>
United States Bankruptcy Court for the:	<u>SOUTHERN DISTRICT OF CALIFORNIA</u>
Case number (If known)	<u>18-06051</u>

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<u>Self - Business Owner</u>	
Employer's name	<u>Professor Counselor</u>	
Employer's address	<u>San Diego Mesa College</u>	
	<u>7250 Mesa College Dr. San Diego, CA 92111</u>	

How long employed there? _____ 18 yrs _____

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>7,000.00</u>	\$ <u>9,479.18</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>7,000.00</u>	\$ <u>9,479.18</u>

Debtor 1 Christopher D. Dougherty
Debtor 2 Nereida I. Dougherty

Case number (if known)

18-06051

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 7,000.00	\$ 9,479.18
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 828.04
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 971.62
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 1,000.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 142.19
5g. Union dues	5g. \$ 0.00	\$ 10.00
5h. Other deductions. Specify:	5h.+ \$ 0.00	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 2,951.85
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 7,000.00	\$ 6,527.33
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm	8a. \$ 4,300.00	\$ 0.00
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c. \$ 0.00	\$ 0.00
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive		
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		
Specify: <u>V.A. Disability</u>	8f. \$ 269.30	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: <u>Air B&B</u>	8h.+ \$ 2,000.00	+ \$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 6,569.30	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9.	10. \$ 13,569.30	+ \$ 6,527.33 = \$ 20,096.63
11. State all other regular contributions to the expenses that you list in Schedule J.		
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify:	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.		
Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		
	12. \$ 20,096.63	Combined monthly income

Fill in this information to identify your case:

Debtor 1	Christopher D. Dougherty
Debtor 2	Nereida I. Dougherty
(Spouse, if filing)	
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF CALIFORNIA
Case number	18-06051
(If known)	

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J**Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

No. Go to line 2.
 Yes. **Does Debtor 2 live in a separate household?**

 No Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.**2. Do you have dependents? No**Do not list Debtor 1 and
Debtor 2. Yes. Fill out this information for
each dependent.....**Dependent's relationship to
Debtor 1 or Debtor 2****Dependent's
age****Does dependent
live with you?**Do not state the
dependents names.

_____	_____
_____	_____
_____	_____
_____	_____

No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes

**3. Do your expenses include
expenses of people other than
yourself and your dependents? No
 Yes****Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses**4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.**4. \$ **5,494.69****If not included in line 4:**

4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues
 5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	837.20
4b. \$	133.58
4c. \$	400.00
4d. \$	0.00
5. \$	0.00

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**Case number (if known) **18-06051**

6. Utilities:	6a. Electricity, heat, natural gas	6a. \$ 400.00
	6b. Water, sewer, garbage collection	6b. \$ 250.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 350.00
	6d. Other. Specify: _____	6d. \$ 0.00
7. Food and housekeeping supplies	7. \$ 1,800.00	
8. Childcare and children's education costs	8. \$ 0.00	
9. Clothing, laundry, and dry cleaning	9. \$ 700.00	
10. Personal care products and services	10. \$ 300.00	
11. Medical and dental expenses	11. \$ 100.00	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 1,000.00	
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 100.00	
14. Charitable contributions and religious donations	14. \$ 0.00	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ 0.00	
15b. Health insurance	15b. \$ 0.00	
15c. Vehicle insurance	15c. \$ 200.00	
15d. Other insurance. Specify: _____	15d. \$ 0.00	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ 0.00	
17. Installment or lease payments:	17a. \$ 448.00	
17b. Car payments for Vehicle 2	17b. \$ 0.00	
17c. Other. Specify: _____	17c. \$ 0.00	
17d. Other. Specify: _____	17d. \$ 0.00	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ 0.00	
19. Other payments you make to support others who do not live with you. Specify: Son College Tuition & Living Expenses	\$ 1,500.00	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$ 5,700.00	
20b. Real estate taxes	20b. \$ 0.00	
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00	
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00	
20e. Homeowner's association or condominium dues	20e. \$ 0.00	
21. Other: Specify: _____	21. +\$ 0.00	
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$ 19,713.47	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ 19,713.47	
22c. Add line 22a and 22b. The result is your monthly expenses.		
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ 20,096.63	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ 19,713.47	
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ 383.16	
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

Fill in this information to identify your case:

Debtor 1	Christopher D. Dougherty		
	First Name	Middle Name	Last Name
Debtor 2	Nereida I. Dougherty		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>SOUTHERN DISTRICT OF CALIFORNIA</u>		
Case number (if known)	<u>18-06051</u>		

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Christopher D. Dougherty
Christopher D. Dougherty
Signature of Debtor 1

Date October 23, 2018

X /s/ Nereida I. Dougherty
Nereida I. Dougherty
Signature of Debtor 2

Date October 23, 2018

Fill in this information to identify your case:

Debtor 1	Christopher D. Dougherty		
	First Name	Middle Name	Last Name
Debtor 2	Nereida I. Dougherty		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF CALIFORNIA		
Case number (if known)	<u>18-06051</u>		

Check if this is an amended filing

Official Form 107**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before**1. What is your current marital status?**

Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Address:	Dates Debtor 2 lived there
14427 Sespe Pt. Poway, CA 92064	From-To: 2014 - 03/16	■ Same as Debtor 1	■ Same as Debtor 1 From-To:
13822 Northcrest Lane Poway, CA 92064	From-To: 03/16 - 08/10/18	■ Same as Debtor 1	■ Same as Debtor 1 From-To:

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

No
 Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
 If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No
 Yes. Fill in the details.

Debtor 1	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Debtor 2	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
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Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**Case number (if known) **18-06051**

	Debtor 1 Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$11,342.55	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00
	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$68,317.43
For last calendar year: (January 1 to December 31, 2017)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$-39,643.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00
	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$98,464.33
For the calendar year before that: (January 1 to December 31, 2016)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$-91,180.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00
	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$127,200.00

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No
 Yes. Fill in the details.

	Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	VA Benefits (Monthly)	\$269.30		
	Last 2 Years			

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

No. Go to line 7.
 Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**Case number (if known) **18-06051**

not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

 Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

 No. Go to line 7. Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
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7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

 No Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

 No Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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Part 4: Identify Legal Actions, Repossessions, and Foreclosures9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

 No Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
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Silver v. Dougherty, et al.
37-2018-00043243-CU-FR-NC

Complaint for Fraud

San Diego Superior Court - North County

 Pending
 On appeal
 Concluded
 Hunt v. Dougherty, et al.
37-2018-00006066-CU-BC-CTL

Complaint for Fraud

San Diego Superior Court - Central
330 W. Broadway
San Diego, CA 92101
 Pending
 On appeal
 Concluded

Default - Entered 05/08/2018

Barrett Business Svcs v. RD3, Inc.
et al.
37-2018-00005244-CU-BC-CTL

Complaint for Breach of Contract

San Diego Superior Court - Central
330 W. Broadway
San Diego, CA 92101
 Pending
 On appeal
 Concluded

Default - Entered 08/29/2018

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**

Case number (if known)

18-06051

Case title Case number	Nature of the case	Court or agency	Status of the case
Pouliot v. Dougherty 37-2018-00029791-CU-FR-CTL	Complaint for Fraud	San Diego Superior Court - Central 330 W. Broadway San Diego, CA 92101	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
			Default - Entered 09/26/2018
Ally Bank v. JTA Farms Ent. LLC et al. 37-2018-00042254-CU-CL-CTL	Complaint for Breach of Contract	San Diego Superior Court - Central 330 W. Broadway San Diego, CA 92101	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
			Write of Possession Hearing - 11/06/2018
Dougherty v. McDonald 37-2017-00028318-CU-BC-CTL	Complaint for Breach of Contract	San Diego Superior Court - Central 330 W. Broadway San Diego, CA 92101	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**
Check all that apply and fill in the details below.

 No. Go to line 11. Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
State of CA Franchise Tax Board P.O. Box 942867 Sacramento, CA 94267-0011	Levy on Wages (W) for 2017 Taxes	03/18-10/18	\$10,122.07
Explain what happened			
<input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input checked="" type="checkbox"/> Property was attached, seized or levied.			

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

 No Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

 No Yes**Part 5: List Certain Gifts and Contributions**

13. **Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

 No Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**Case number (if known) **18-06051**

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No
 Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
Charity's Name Address (Number, Street, City, State and ZIP Code)			

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No
 Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.		

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No
 Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Thomas S. Engel, ESQ. Engel & Miller 964 Fifth Avenue, Suite 400 San Diego, CA 92101	Chapter 11 Herein	10/05/2018 - \$7,500.00	\$7,500.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No
 Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Thomas S. Engel, ESQ. Engel & Miller 964 Fifth Avenue, Suite 400 San Diego, CA 92101	Analysis & Resolution of Debt Scheme - Negotiation w/Existing Lawsuit Creditors (08/31/18 - 09/28/18)	09/14/2018	\$7,500.00

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No
 Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you			

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**Case number (if known) **18-06051**

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No
 Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	------------------------

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No
 Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
City Bank	XXXX-	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	06/18	\$0.00
City Bank	XXXX-	<input type="checkbox"/> Checking <input checked="" type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	06/18	\$0.00
SDCCU	XXXX-	<input type="checkbox"/> Checking <input checked="" type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	05/18	\$0.00
SDCCU	XXXX-	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	05/18	\$0.00
US Bank	XXXX-	<input type="checkbox"/> Checking <input checked="" type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	06/18	\$0.00
US Bank	XXXX-	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	06/18	\$0.00

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**Case number (if known) **18-06051**

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No
 Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No
 Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No
 Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
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Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No
 Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

No
 Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**Case number (if known) **18-06051**

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No
 Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
 A member of a limited liability company (LLC) or limited liability partnership (LLP)
 A partner in a partnership
 An officer, director, or managing executive of a corporation
 An owner of at least 5% of the voting or equity securities of a corporation
 No. None of the above applies. Go to Part 12.
 Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed
C&D Professional Services, Inc. 9201 Isaac St. Ste. A Santee, CA 92071	Financial Consulting Barry Fefferman, CPA (Taxes Only) 8085 La Mesa Blvd. #100 La Mesa, CA 91942	EIN: 46-0783886 From-To 07/26/2012 - Present
RD3, Inc. 2741 Alpine Blvd #200 Alpine, CA 91901	Trucking Business Barry Fefferman, CPA (Taxes Only) 8085 La Mesa Blvd. #100 La Mesa, CA 91942	EIN: 81-3944655 From-To 09/20/2016 - Present
JTA Real Estate Holdings, LLC 2445 Morena Blvd. Ste. 205 San Diego, CA 92110	Real Estate Barry Fefferman, CPA (Taxes Only) 8085 La Mesa Blvd. #100 La Mesa, CA 91942	EIN: 26-3626157 From-To 10/06/2008 - Present
JTA Farm Enterprises, LLC 2741 Alpine Blvd. #200 Alpine, CA 91901	Agriculture Operations Barry Fefferman, CPA (Taxes Only) 8085 La Mesa Blvd. #100 La Mesa, CA 91942	EIN: 26-3626139 From-To 10/06/2008 - Present

Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**

Case number (if known) **18-06051**

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No

Yes. Fill in the details below.

Name
Address
(Number, Street, City, State and ZIP Code)
Commerical Credit Group, Inc.
2135 City Gate Lane, Ste. 440
Naperville, IL 60563

Date Issued

2016 to Present

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Christopher D. Dougherty
Christopher D. Dougherty
Signature of Debtor 1

/s/ Nereida I. Dougherty
Nereida I. Dougherty
Signature of Debtor 2

Date October 23, 2018

Date October 23, 2018

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No
 Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 Christopher D. Dougherty

Debtor 2 Nereida I. Dougherty
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of California

Case number 18-06051
(if known)

 Check if this is an amended filing**Official Form 122B****Chapter 11 Statement of Your Current Monthly Income**

12/15

You must file this form if you are an individual and are filing for bankruptcy under Chapter 11. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

 Not married. Fill out Column A, lines 2-11. Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11. Married and your spouse is NOT filing with you. Fill out Column A, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ <u>7,000.00</u>	\$ <u>9,479.18</u>
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ <u>0.00</u>	\$ <u>0.00</u>
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ <u>0.00</u>	\$ <u>0.00</u>
5. Net income from operating a business, profession, or farm	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$ <u>4,300.00</u>	
Ordinary and necessary operating expenses	-\$ <u>0.00</u>	
Net monthly income from a business, profession, or farm	\$ <u>4,300.00</u>	Copy here -> \$ <u>4,300.00</u>
6. Net income from rental and other real property	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$ <u>2,000.00</u>	
Ordinary and necessary operating expenses	-\$ <u>0.00</u>	
Net monthly income from rental or other real property	\$ <u>2,000.00</u>	Copy here -> \$ <u>2,000.00</u>

Debtor 1 Christopher D. Dougherty
Debtor 2 Nereida I. Dougherty

Case number (if known)

18-06051

7. **Interest, dividends, and royalties**
8. **Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ **0.00**
For your spouse \$ **0.00**

Column A Debtor 1	Column B Debtor 2
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

9. **Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.

10. **Income from all other sources not listed above.** Specify the source and amount.

Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism.

If necessary, list other sources on a separate page and put the total below.

V.A. Disability	\$ 269.30	\$ 0.00
	\$ 0.00	\$ 0.00
Total amounts from separate pages, if any.	+ \$ 0.00	\$ 0.00

11. **Calculate your total current monthly income.**

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

\$ 13,569.30	+ \$ 9,479.18	= \$ 23,048.48
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Debtor 1 **Christopher D. Dougherty**
Debtor 2 **Nereida I. Dougherty**

Case number (if known)

18-06051

Part 2: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

/s/ Christopher D. Dougherty

Christopher D. Dougherty

Signature of Debtor 1

/s/ Nereida I. Dougherty

Nereida I. Dougherty

Signature of Debtor 2

Date **October 23, 2018**

MM / DD / YYYY

Date **October 23, 2018**

MM / DD / YYYY

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

\$245	filings fee
\$75	administrative fee
<u>+</u>	<u>\$15</u> trustee surcharge
\$335 total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167	filing fee
+ \$550	administrative fee
\$1,717 total fee	

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_form_s.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

United States Bankruptcy Court
Southern District of California

In re	Christopher D. Dougherty Nereida I. Dougherty	Debtor(s)	Case No. 18-06051
			Chapter 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ 7,500.00
Prior to the filing of this statement I have received	\$ 7,500.00
Balance Due	\$ 0.00

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

October 23, 2018
Date

/s/ Thomas S. Engel, ESQ.
Thomas S. Engel, ESQ. CA#105659
Signature of Attorney
Engel & Miller
964 Fifth Avenue, Suite 400
San Diego, CA 92101
(619)544-1415 Fax: (619)544-1468
lawengmill@aol.com
Name of law firm

CSD 1008 [08/21/00]

Name, Address, Telephone No. & I.D. No.

Thomas S. Engel, ESQ. CA#105659

964 Fifth Avenue, Suite 400

San Diego, CA 92101

(619)544-1415

CA#105659 CA

UNITED STATES BANKRUPTCY COURT

SOUTHERN DISTRICT OF CALIFORNIA

325 West "F" Street, San Diego, California 92101-6991

In Re
Christopher D. Dougherty
Nereida I. Dougherty

BANKRUPTCY NO. **18-06051**

Debtor.

VERIFICATION OF CREDITOR MATRIX

PART I (check and complete one):

New petition filed. Creditor diskette required. TOTAL NO. OF CREDITORS: **38**

Conversion filed on . *See instructions on reverse side.* TOTAL NO. OF CREDITORS:

Former Chapter 13 converting. Creditor diskette required.

Post-petition creditors added. Scannable matrix required.

There are no post-petition creditors. No matrix required.

Amendment or Balance of Schedules filed concurrently with this original scannable matrix affecting Schedule of Debts and/or Schedule of Equity Security Holders. *See instructions on reverse side.*

Names and addresses are being ADDED.

Names and addresses are being DELETED.

Names and addresses are being CORRECTED.

PART II (check one):

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

The above-named Debtor(s) hereby verifies that there are no post-petition creditors affected by the filing of the conversion of this case and that the filing of a matrix is not required.

Date: October 23, 2018

/s/ Christopher D. Dougherty

Christopher D. Dougherty

Signature of Debtor

Date: October 23, 2018

/s/ Nereida I. Dougherty

Nereida I. Dougherty

Signature of Debtor

REFER TO INSTRUCTIONS ON REVERSE SIDE

CSD 1008

INSTRUCTIONS

- 1) Full compliance with Special Requirements for Mailing Addresses (CSD 1007) is required.
- 2) A creditors matrix with Verification is required whenever the following occurs:
 - a) A new petition is filed. Diskette required.
 - b) A case is converted on or after SEPTEMBER 1, 2000. (See paragraph 4b concerning post-petition creditors.)
 - c) An amendment to a case on or after SEPTEMBER 1, 2000, which adds, deletes or changes creditor address information on the debtor's Schedule of Debts and/or Schedule of Equity Security Holders. Scannable matrix format required.
- 3) The scannable matrix must be originally typed or printed. It may not be a copy.
- 4) CONVERSIONS:
 - a) When converting a Chapter 13 case filed before SEPTEMBER 1, 2000, to another chapter, ALL creditors must be listed on the mailing matrix at the time of filing and accompanied by a Verification. Diskette required.
 - b) For Chapter 7, 11, or 12 cases converted on or after SEPTEMBER 1, 2000, only post-petition creditors need be listed on the mailing matrix. The matrix and Verification must be filed with the post-petition schedule of debts and/or schedule of equity security holders. If there are no post-petition creditors, only the verification form is required. Scannable matrix format required.
- 5) AMENDMENTS AND BALANCE OF SCHEDULES:
 - a) Scannable matrix format required.
 - b) The matrix with Verification is a document separate from the amended schedules and may not be used to substitute for any portion of the schedules. IT MUST BE SUBMITTED WITH THE AMENDMENT/BALANCE OF SCHEDULES.
 - c) Prepare a separate page for each type of change required: ADDED, DELETED, or CORRECTED. On the **REVERSE** side of each matrix page, indicate which category that particular page belongs in. Creditors falling in the same category should be placed on the same page in alphabetical order.
- 6) Please refer to CSD 1007 for additional information on how to avoid matrix-related problems.

Alan & Alicia Silver
c/o Daniel S. Levinson, ESQ.
990 Highland Dr. #206
Solana Beach, CA 92075

Ally Financial
Attn: Bankruptcy Dept.
P.O. Box 380901
Minneapolis, MN 55438

Alternative Recovery Mgt.
7373 University Ave., Ste. 201
La Mesa, CA 91942

American Express
P.O. Box 2092
Saint Charles, MO 63302

Barrett Business Services, Inc
c/o Elvin I. Tabah, ESQ.
11601 Wilshire Blvd. #800
Los Angeles, CA 90025

Brennan & Clark
721 E. Madison St., Ste. 200
Villa Park, IL 60181

C&D Professional Services, Inc
9201 Issac Street, Suite A
Santee, CA 92071

Car Capital Financial, Inc.
700 West Collins Avenue
Orange, CA 92867

Carol Pouliot
c/o Daniel A. Kaplan, ESQ.
555 West Beach St., Ste. 230
San Diego, CA 92101

CCG
317 S. Brand Blvd.
Glendale, CA 91204-1701

CCSC
725 Canton St.
Norwood, MA 02062

Chase Card Services
Correspondence Dept.
P.O. Box 15298
Wilmington, DE 19850

Commerical Credit Group, Inc.
2135 City Gate Lane, Ste. 440
Naperville, IL 60563

Holly Horn
c/o Thomas M. Tomlinson, ESQ.
231 Fourth Avenue
Chula Vista, CA 91910

IC Systems
P.O. Box 64378
Saint Paul, MN 55164-0378

IRS
P.O. Box 7346
Philadelphia, PA 19101-7346

JTA Farm Enterprises LLC
2741 Alpine Blvd. #200
Alpine, CA 91901

JTA Farm Enterprises LLC
2741 Alpine Blvd. #200
Alpine, CA 91901

JTA Farms Enterprise LLC
2741 Alpine Blvd. #200
Alpine, CA 91901

JTA Real Estate Holdings LLC
2445 Morena Blvd. Ste. 205
San Diego, CA 92110

JTA Real Estate Holdings LLC
2445 Morena Blvd., Ste. 205
San Diego, CA 92110

JTA Real Estate Holdings LLC
2445 Morena Blvd, Ste. 205
San Diego, CA 92110

Koch, Degn & Gomez, LLP
1148 N. Chinowith St., Ste. B
Visalia, CA 93291

Legis Law
2101 E. 4th St., Ste. A120
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Marlin Leasing Corp.
300 Fellowship Rd.
Mount Laurel, NJ 08054

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Navient
Attn: Bankruptcy
P.O. Box 9000
Wilkes Barre, PA 18773

Nelnet
Attn: Claims
P.O. Box 82505
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Pucin & Friedland, P.C.
5805 Sepulveda Blvd. #4th Fl.
Sherman Oaks, CA 91411

Quality Loan Services Corp.
411 Ivy St.
San Diego, CA 92101

RD3, Inc.
2741 Alpine Blvd. #200
Alpine, CA 91901

Real Time Resolutions, Inc.
P.O. Box 731940
Dallas, TX 75373-1940

Receivables Control Corp.
7373 Kirkwood Ct., Ste. 200
Minneapolis, MN 55369

SDCCU
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555 Mildred St.
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Title Security Agency
6390 E. Tanque Verde Rd.
Tucson, AZ 85715

Tokiko Hunt
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Vanlochem & Associates LLP
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Wells Fargo Home Mortgage
Attn: Bankruptcy Dept.
P.O. Box 10335
Des Moines, IA 50306